

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE: Heather Lee Petterson, Debtor

Case No. 25-00969-JAW  
CHAPTER 13

**NOTICE OF FILING CHAPTER 13 PLAN AND MOTIONS FOR VALUATION AND  
LIEN AVOIDANCE**

The above-named Debtor has filed a *Chapter 13 plan and Motions for Valuation and Lien Avoidance* (the “Plan”) with the Bankruptcy Court in the above referenced case (see attachment).

Any objection to confirmation of the Plan or the motions contained therein shall be filed in writing with the Clerk of Court at Thad Cochran U.S. Courthouse, 501 E. Court Street, Suite 2.300, Jackson, MS 39201, on or before June 3, 2025. Copies of the objection must be served on the Trustee, US Trustee, Debtor, and Attorney for Debtor.

Objections to confirmation will be heard and confirmation determined on June 9, 2025, at 10:00 AM in the Thad Cochran U.S. Courthouse, Bankruptcy Courtroom 4C, 501 East Court Street, Jackson, MS 39201, unless the court orders otherwise. If no objection is timely filed, the Plan may be confirmed without a hearing.

Date: April 16, 2025

/s/ Thomas C. Rollins, Jr.  
*Thomas C. Rollins, Jr., Attorney for Debtor*

Thomas C. Rollins, Jr., MSB# 103469  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
trollins@therollinsfirm.com  
601-500-5533

**Fill in this information to identify your case:**Debtor 1 **Heather Lee Petterson**

Full Name (First, Middle, Last)

Debtor 2

(Spouse, if filing)

Full Name (First, Middle, Last)

United States Bankruptcy Court for the

**SOUTHERN DISTRICT OF  
MISSISSIPPI**

Case number:

(If known)

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

**Chapter 13 Plan and Motions for Valuation and Lien Avoidance**

12/17

**Part 1: Notices**

**To Debtors:** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable. The treatment of ALL secured and priority debts must be provided for in this plan.

In the following notice to creditors, you must check each box that applies

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

**If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.**

The plan does not allow claims. Creditors must file a proof of claim to be paid under any plan that may be confirmed.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**Part 2: Plan Payments and Length of Plan****2.1 Length of Plan.**

The plan period shall be for a period of 60 months, not to be less than 36 months or less than 60 months for above median income debtor(s). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

**2.2 Debtor(s) will make payments to the trustee as follows:**

Debtor shall pay \$396.00 (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☒ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the debtor's employer at the following address:

**USDA National Finance Center**

**Attn: ABCO**

**PO Box 60,000**

**New Orleans LA 70160-0000**

Debtor Heather Lee Petterson

Case number \_\_\_\_\_

Joint Debtor shall pay \_\_\_\_ (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

### 2.3 Income tax returns/refunds.

*Check all that apply*

- ☒ Debtor(s) will retain any exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:

\_\_\_\_\_

### 2.4 Additional payments.

*Check one.*

- ☒ **None.** *If "None" is checked, the rest of § 2.4 need not be completed or reproduced.*

## Part 3: Treatment of Secured Claims

### 3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).

*Check all that apply.*

- ☒ **None.** *If "None" is checked, the rest of § 3.1 need not be completed or reproduced.*

*Insert additional claims as needed.*

### 3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. *Check one..*

- ☒ **None.** *If "None" is checked, the rest of § 3.2 need not be completed or reproduced.*

### 3.3 Secured claims excluded from 11 U.S.C. § 506.

*Check one.*

- ☒ **None.** *If "None" is checked, the rest of § 3.3 need not be completed or reproduced.*

### 3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.

*Check one.*

- ☒ **None.** *If "None" is checked, the rest of § 3.4 need not be completed or reproduced.*

### 3.5 Surrender of collateral.

*Check one.*

- ☒ **None.** *If "None" is checked, the rest of § 3.5 need not be completed or reproduced.*

## Part 4: Treatment of Fees and Priority Claims

### 4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

### 4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case.

Debtor Heather Lee Petterson

Case number \_\_\_\_\_

**4.3 Attorney's fees.**☒ No look fee: 4,000.00Total attorney fee charged: \$4,000.00Attorney fee previously paid: \$0.00Attorney fee to be paid in plan per  
confirmation order: \$4,000.00☐ Hourly fee: \$ \_\_\_\_\_. (Subject to approval of Fee Application.)**4.4 Priority claims other than attorney's fees and those treated in § 4.5.***Check one.*☒ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.**4.5 Domestic support obligations.**☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.**Part 5: Treatment of Nonpriority Unsecured Claims****5.1 Nonpriority unsecured claims not separately classified.**Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*☒ The sum of \$ 42,278.00☐ \_\_\_\_\_% of the total amount of these claims, an estimated payment of \$ \_\_\_\_\_☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$7,492.04.  
Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.**5.2 Other separately classified nonpriority unsecured claims (special claimants). *Check one.***☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.**Part 6: Executory Contracts and Unexpired Leases****6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. *Check one.***☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.**Part 7: Vesting of Property of the Estate****7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.****Part 8: Nonstandard Plan Provisions****8.1 Check "None" or List Nonstandard Plan Provisions**☒ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Debtor **Heather Lee Petterson**

Case number \_\_\_\_\_

**Part 9: Signatures:****9.1 Signatures of Debtor(s) and Debtor(s)' Attorney**

*The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.*

X **/s/ Heather Lee Petterson**  
**Heather Lee Petterson**  
 Signature of Debtor 1

X \_\_\_\_\_  
 Signature of Debtor 2

Executed on **April 15, 2025**

Executed on \_\_\_\_\_

**158 Sykes Ave**

Address

**Florence MS 39073-0000**

City, State, and Zip Code

\_\_\_\_\_  
 Telephone Number

\_\_\_\_\_  
 Address

\_\_\_\_\_  
 City, State, and Zip Code

\_\_\_\_\_  
 Telephone Number

X **/s/ Thomas C. Rollins, Jr.**  
**Thomas C. Rollins, Jr. 103469**  
 Signature of Attorney for Debtor(s)  
**P.O. Box 13767**  
**Jackson, MS 39236**  
 Address, City, State, and Zip Code  
**601-500-5533**  
 Telephone Number  
**trollins@therollinsfirm.com**  
 Email Address

Date **April 15, 2025**

**103469 MS**  
 MS Bar Number

**CERTIFICATE OF SERVICE**

I, Thomas C. Rollins, Jr., attorney for the Debtor, do hereby certify that by filing the attached Notice and Chapter 13 Plan, I have caused the following parties to be served electronically via ECF:

Case Trustee  
Office of the US Trustee

I further certify that I have this day served a true and correct copy of the Notice and Chapter 13 Plan by US Mail, postage prepaid, to all other parties listed on the attached master mailing list (matrix).

Date: April 16, 2025

/s/ Thomas C. Rollins, Jr.  
*Thomas C. Rollins, Jr., Attorney for Debtor*

Thomas C. Rollins, Jr., MSB# 103469  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
trollins@therollinsfirm.com  
601-500-5533

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

HEATHER LEE PETTERSON

CASE NO: 25-00969-JAW

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 13

On 4/16/2025, I did cause a copy of the following documents, described below,  
Notice and Plan

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 4/16/2025

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr. 103469

The Rollins Law Firm  
702 W. Pine Street  
Hattiesburg, MS 39401  
601 500 5533  
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:  
HEATHER LEE PETTERSON

CASE NO: 25-00969-JAW

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 13

On 4/16/2025, a copy of the following documents, described below,  
Notice and Plan

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 4/16/2025



Miles Wood  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 W. Pine Street  
Hattiesburg, MS 39401



## USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

## CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
NCRS ADDRESS DOWNLOAD  
CASE 25-00969-JAW  
SOUTHERN DISTRICT OF MISSISSIPPI  
WED APR 16 9-15-17 PST 2025

~~EXCLUDE~~

~~US BANKRUPTCY COURT  
THAD COCHRAN US COURTHOUSE  
501 E COURT STREET  
SUITE 2300  
JACKSON MS 39201 5036~~

AMEX  
PO BOX 981540  
EL PASO TX 79998-1540

BEST EGG  
ATTN BANKRUPTCY  
PO BOX 42912  
PHILADELPHIA PA 19101-2912

CITIBANK  
PO BOX 790040  
ST LOUIS MO 63179-0040

~~EXCLUDE~~

~~(D) CITIBANK  
PO BOX 790040  
ST LOUIS MO 63179 0040~~

ELAN FINANCIAL SERVICE  
CB DISPUTES  
SAINT LOUIS MO 63166

GOLDMAN SACHS BANK USA  
ATTN BANKRUPTCY  
PO BOX 70379  
PHILADELPHIA PA 19176-0379

RHODE ISLAND CREDIT UN  
160 FRANCIS STREET  
PROVIDENCE RI 02903-1118

SYNCHRONY BANK  
ATTN BANKRUPTCY  
PO BOX 965064  
ORLANDO FL 32896-5064

SYNCHRONY BANK  
ATTN BANKRUPTCY  
PO BOX 965060  
ORLANDO FL 32896-5060

~~EXCLUDE~~

~~(D) SYNCHRONY BANK  
ATTN BANKRUPTCY  
PO BOX 965064  
ORLANDO FL 32896 5064~~

~~EXCLUDE~~

~~UNITED STATES TRUSTEE  
501 EAST COURT STREET  
SUITE 6 430  
JACKSON MS 39201 5022~~

~~EXCLUDE~~

~~HAROLD J BARKLEY JR  
PO BOX 4476  
JACKSON MS 39296 4476~~

## DEBTOR

HEATHER LEE PETERSON  
158 SYKES AVE  
FLORENCE MS 39073-9370

~~EXCLUDE~~

~~THOMAS CARL ROLLINS JR  
THE ROLLINS LAW FIRM PLLC  
PO BOX 13767  
JACKSON MS 39236 3767~~